

**IN THE CLAIMS:**

1 *gub* Claim 1 (Currently Amended): A method for printing and verifying checks over a

2 network comprising the following steps:

3 connecting a client computer to a merchant server at a location remote from

4 the client computer;

5 transmitting an order from the client computer to the merchant server;

6 selecting payment by check;

7 connecting the client computer to a check server;

8 inputting customer data at the client computer;

9 transmitting customer data from the client computer to the check server;

10 transmitting customer data from the check server to a check verification

11 server;

12 transmitting an approval from the check verification server to the check server

13 and;

14 printing a check; and

15 confirming the order or payment by a message from the merchant server to the

16 client computer and the check verification sender.

1 *[* Claim 2 (Cancelled) *]*

1 Claim 3 (Original): The method of Claim 1 where the network is the Internet.

1 Claim 4 (Original): The method of Claim 1 where the check is printed by a secure  
2 printer connected to a check printing station at the remote location.

Claim 5 (Original): The method of Claim 1 further comprising the steps of:

storing the approval from the check verification server in a merchant file in  
the check server; and,  
downloading the merchant file from the check server to a check printing  
station.

Claim 6 (Currently Amended): A method for printing and verifying checks over a  
network comprising the following steps:

connecting a client computer to a merchant server at a location remote from  
the client computer;  
transmitting an order from the client computer to the merchant server;  
selecting payment by check;  
connecting the client computer to a check server;  
inputting customer data at the client computer;  
transmitting customer data from the client computer to the check server;  
transmitting customer data from the check server to a check verification  
server;  
transmitting an approval from the check verification server to the client  
computer and the check server;  
storing the approval from the check verification server in a merchant file in  
the check server;  
downloading the merchant file from the check server to a check printing  
station;

18 printing a check with a secure printer connected to the check printing station  
19 at the location remote from the client computer; and  
20 confirming payment by a message from the merchant server to the client  
21 computer and the check verification server.

22 Claim 7 (Original): The method of Claim 6 where the secure printer is a magnetic ink  
23 character recognition-enabled printer.

1 Claim 8 (Cancelled)

Claim 9 (Original): The method of Claim 6 where the network is the Internet.

1 Claim 10 (Original): The method of Claim 6 where the approval comprises the  
2 customer data transmitted from the client computer to the check server.

1 Claim 11 (Currently Amended): ~~The method of Claim 6~~ A method for printing and  
2 verifying checks over a network comprising the following steps:

3 connecting a client computer to a merchant server at a location remote from  
4 the client computer;

5 transmitting an order from the client computer to the merchant server;

6 selecting payment by check;

7 connecting the client computer to a check server;

8 inputting customer data at the client computer;

9 transmitting customer data from the client computer to the check server;

10 transmitting customer data from the check server to a check verification  
11 server;

12 transmitting an approval from the check verification server to the client  
13 computer and the check server where the approval comprises a guarantee of payment to a  
14 merchant.

1 Claim 12 (Currently Amended): A method for settling and verifying checks over a  
2 network comprising the following steps:

3 connecting a client computer to a merchant server at a location remote from  
4 the client computer;

5 transmitting an order from the client computer to the merchant server;

6 selecting payment by check;

7 connecting the client computer to a check server;

8 inputting customer data at the client computer;

9 transmitting customer data from the client computer to the check server;

10 transmitting customer data from the check server to a check verification

11 server;

12 transmitting an approval from the check verification server to the check

13 server; and,

14 settling a check by an ACH settlement system; and

15 confirming the order or payment by a message from the merchant server to the

16 client computer and the check verification server.

1 [Claim 13 (Cancelled)]

1 Claim 14 (Original): The method of Claim 12 where the network is the ACH network.

1 Claim 15 (Original): The method of Claim 12 further comprising the steps of:  
2 storing the approval from the check verification server in a merchant file in  
3 the check server; and,  
4 downloading the merchant file from the check server to the ACH settlement  
5 system.

1 Claim 16 (Currently Amended): A system for settling and verifying checks over a  
2 network comprising:  
3 a client computer connected via a network to a merchant server; ~~the~~  
4 a merchant server is connected to a check printing station, a printer and a  
5 check server via a network; ~~whereby~~ the client computer ~~transmits~~ transmitting an order to a  
6 merchant server at a location remote from the client computer; the client computer ~~selects~~  
7 selecting payment by check; the client computer is being connected to a check server; customer  
8 data ~~is input to~~ being inputted into the client computer and transmitted to the check server; the  
9 customer data is being transmitted from the check server to a check verification server; an  
10 approval is being transmitted from the check verification server to the client computer and the  
11 check server; the approval is being stored in a merchant file in the check server; the merchant file  
12 is being downloaded from the check server to the check printing station; ~~and~~ a check is being  
13 printed by the printer; ~~and a message transmitted by the merchant server, confirming the order~~  
14 or payment, to the client computer and the client verification server.

1 Claim 17 (Original): The system of Claim 16 where the network is the ACH network.

1 Claim 18 (Original): The system of Claim 16 where the network is the Internet.

1 Claim 19 (Original): The system of Claim 16 where the printer is a magnetic ink  
2 character recognition-enabled printer.

1 Claim 20 (Previously Added): The method of Claim 1 wherein the check is printed by a  
2 magnetic ink character recognition-enabled printer.